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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/708,247	02/19/2004	Robert M. Allen	1516.01	2246
21901	7590	03/13/2008	EXAMINER	
SMITH HOPEN, PA			OYEBISI, OJO O	
180 PINE AVENUE NORTH			ART UNIT	PAPER NUMBER
OLDSMAR, FL 34677			3696	
			MAIL DATE	DELIVERY MODE
			03/13/2008	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)
	10/708,247	ALLEN ET AL.
	Examiner	Art Unit
	OJO O. OYEBISI	3696

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 27 October 2005.
 2a) This action is FINAL. 2b) This action is non-final.
 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-17 is/are pending in the application.
 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
 5) Claim(s) _____ is/are allowed.
 6) Claim(s) 1-17 is/are rejected.
 7) Claim(s) _____ is/are objected to.
 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.
 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)	4) <input type="checkbox"/> Interview Summary (PTO-413)
2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)	Paper No(s)/Mail Date. _____ .
3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)	5) <input type="checkbox"/> Notice of Informal Patent Application
Paper No(s)/Mail Date <u>06/21/05</u> .	6) <input type="checkbox"/> Other: _____ .

DETAILED ACTION

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 1-17 are rejected under 35 U.S.C. 102(e) as being anticipated by Wells et al (Wells hereinafter, US PAT: 6901387).

Re claims 1, 2-4. Wells discloses a method of paying a merchant for a claim service provided to a claimant, the method comprising the steps of: receiving a request from a merchant for a payment associated with a claim (see fig.7 element 702, i.e., selection of merchant and item to be purchase is inherently followed by a request from a merchant for a payment); generating a claim identifier (see fig.7 element 704) ; generating a payment number having a predetermined limit amount and a predetermined expiration date (see fig.7 element 706); associating the claim identifier with the payment number (see col.3 lines 44-48); and transmitting the payment number to the merchant for payment of the claim (see fig.7 element 712).

Re claim 5. Wells further discloses the method of claim 1, further comprising providing verification that the request received from the merchant is covered under a contract associated with the claimant (see col.3 line 57-col.4 line 11).

Re claim 6. Wells further discloses the method of claim 1, wherein generating a payment number having a predetermined limit amount and a predetermined expiration date further comprises: receiving an estimated cost of repair from the merchant; and authorizing the predetermined limit amount (i.e., authorization see col.4 lines 1-15)

Re claim 7. Wells further discloses the method of claim 1, wherein generating the claim identifier further comprises; identifying a contract number assigned to a claimant; generating a claim number; and associating the claim number with the contract number (see fig.9)

Re claim 8. Wells further discloses the method of claim 1, further comprising after transmitting the payment number to the merchant for payment of the claim: tracking at least one merchant payment associated with the payment number; and associating the payment number and the claim identifier with the at least one merchant payment (see fig.9, also see col.13 lines 6-11)

Re claim 9. Wells further discloses the method of claim 8, further comprising prior to tracking the at least one merchant payment: transmitting a merchant payment request; assigning an acceptance code to the merchant payment request; and associating the acceptance code with the merchant payment (see col.3 lines 42-65)

Re claim 10. Wells further discloses the method of claim 1, further comprising: requesting a load of funds equal to the predetermined limit amount; executing the load of funds; generating a confirmation of the load of funds execution; and reconciling the payment number and the claim identifier with the confirmation of the load of funds execution (see fig.7 element 722).

Re claims 11, 12-15. Wells further discloses the method of claim 1, wherein generating a payment number having a predetermined limit amount and a predetermined expiration date, further comprises selecting the payment number from a predetermined group of payment numbers (see col.3 lines 35-55)

Re claims 16, 17. Wells further discloses a method of paying a merchant for a claim service provided to a claimant, the method comprising the steps of: receiving a request from a merchant for a payment associated with a claim (see fig.7 element 702, i.e., selection of merchant and item to be purchase is inherently followed by a request from a merchant for a payment), the request further comprising an estimate for repair; verifying that the request received from the merchant is covered under a contract associated with the claimant (see col.3 line 57-col.4 line 11); establishing a predetermined limit amount for the repair (see fig.7 element 706); generating a claim identifier (see fig.7 element 704); selecting a payment number (see col.3 lines 35-55), the selected payment number having the predetermined limit amount and a predetermined expiration date (see fig.7 element 706); associating the claim identifier with the selected payment number (see col.3 line 44-48); transmitting the payment number to the merchant for payment of the claim (see fig.7 element 712); providing funding for the predetermined limit amount associated with the selected payment number; tracking a transaction amount associated with the selected payment number (see col.13 lines 6-11); and reconciling the payment number and the claim identifier with the transaction amount (see col.9 lines 40-50, also see col.3 line 57-col.4 line 11)

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to OJO O. OYEBISI whose telephone number is (571)272-8298. The examiner can normally be reached on 8:30A.M-5:30P.M.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Thomas Dixon can be reached on (571)272-6803. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Ella Colbert/
Primary Examiner, Art Unit 3696

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